

**Fill in this information to identify the case:**

Debtor 1 Kenneth Alan Williams

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Georgia

Case number 17-68372-wlh

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** Federal National Mortgage Association ("Fannie Mae")

**Court claim no. (if known):** N/A

**Last four digits** of any number you 0169  
use to identify the debtor's account:

**Date of payment change:** 11/01/2017\*

Must be at least 21 days after date of  
this notice

**New total payment:** \$1,043.68  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

**Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

**Current escrow payment:** \$ 373.06 **New escrow payment:** \$ 326.09

\*Any difference in payment amount for payments due prior to the expiration of the 21 day notice period will be waived or applied to the principal balance, as applicable. To the extent any prior interest rate adjustments under the terms of the loan documents or prior escrow adjustments were not noticed in this Court pursuant to Bankruptcy Rule 3002.1 after December 1, 2011 or the Petition Date (whichever is later), Seterus, Inc will refund or credit the debtor, as appropriate, to give the debtor the benefit of any lower payment amount as provided under the loan documents, escrow analysis, or a notice previously filed with this Court pursuant to Bankruptcy Rule 3002.1. This does not constitute a modification of the payment obligations under the terms of the promissory note, mortgage, or other loan documents.

**Part 2: Mortgage Payment Adjustment**

**Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

**Current interest rate:** \_\_\_\_\_% **New interest rate:** \_\_\_\_\_%

**Current principal and interest payment:** \$ \_\_\_\_ **New principal and interest payment:** \$ \_\_\_\_

**Part 3: Other Payment Change**

**Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

**Current mortgage payment:** \$ \_\_\_\_ **New mortgage payment:** \$ \_\_\_\_

Debtor1 Kenneth Alan Williams Case number (if known) 17-68372-wlh  
First Name Middle Name Last Name

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**x** /s/ Mallory Velten  
Signature

Date 12/04/2017

**Print:** Mallory Velten  
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 4360 Chamblee Dunwoody Rd. Suite 310  
Number Street

Atlanta, GA 30341  
City State ZIP Code

Contact phone 404-789-2661

Email bankruptcy@brockandscott.com

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

IN RE:  
KENNETH ALAN WILLIAMS  
DEBTOR

CASE NO. 17-68372-wlh  
CHAPTER 13

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the Proof of Claim Supplement in the above captioned case were this day served upon the below named persons by electronic service or by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

Kenneth Alan Williams  
1307 Raintree Drive  
Snellville, GA 30078

Howard P. Slomka  
Overlook III- Suite 1700  
2859 Paces Ferry Rd, SE  
Atlanta, GA 30339

Nancy J. Whaley  
303 Peachtree Center Avenue  
Suite 120, Suntrust Garden Plaza  
Atlanta, GA 30303

This the 4th day of December, 2017.

/s/ Amanda Sherwood  
Amanda Sherwood  
4360 Chamblee Dunwoody Rd. Suite 310  
Atlanta, GA 30341  
Ph: 404-789-2661  
Fax: 404-294-0919  
bankruptcy@brockandscott.com



L9130

KENNETH WILLIAMS  
c/o HOWARD P. SLOMKA  
2859 PACES FERRY RD SE STE 1700  
ATLANTA GA 30339-6213

ESCROW ACCOUNT STATEMENT			
Analysis Date:		10/31/17	
Loan Number:		[REDACTED]	
Current Payment		New Payment Effective 11/01/17	
Principal and Interest	\$717.59	Principal and Interest*	\$717.59
Escrow	\$373.06	Escrow	\$326.09
Total Current Payment	\$1,090.65	Total NEW Payment*	\$1,043.68
* The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.			

#### NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on October 20, 2017. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS November 2017 to October 2018		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE				
		Anticipated Activity				
		Payments to Escrow	Payments from Escrow	Description	Projected Balance	
MORTGAGE INS						\$320.40
HAZARD INS						\$1,146.00
COUNTY						\$2,446.65
<b>Total Disbursements</b>						<b>\$3,913.05</b>
Bankruptcy File Date		October 20, 2017				
Pre-Petition Escrow Shortage/Deficiency as of Analysis Date		\$2,448.24				
*Post Petition Beg Bal = The post-petition portion of the escrow starting balance						
**Beginning balance = Starting balance less any unpaid escrow disbursements						
The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: \$652.18.						
		11/01/2017	326.09	26.70-	MORTGAGE INS	1,250.93
		12/01/2017	326.09	26.70-	MORTGAGE INS	1,550.32
		01/01/2018	326.09	26.70-	MORTGAGE INS	1,849.71
		02/01/2018	326.09	26.70-	MORTGAGE INS	2,149.10
		03/01/2018	326.09	26.70-	MORTGAGE INS	2,448.49
		04/01/2018	326.09	26.70-	MORTGAGE INS	2,747.88
		04/01/2018	0.00	1,146.00-	HAZARD INS	1,601.88
		05/01/2018	326.09	26.70-	MORTGAGE INS	1,901.27
		06/01/2018	326.09	26.70-	MORTGAGE INS	2,200.66
		07/01/2018	326.09	26.70-	MORTGAGE INS	2,500.05
		08/01/2018	326.09	26.70-	MORTGAGE INS	2,799.44
		09/01/2018	326.09	26.70-	MORTGAGE INS	3,098.83
		09/01/2018	0.00	2,446.65-	COUNTY	652.18
		10/01/2018	326.09	26.70-	MORTGAGE INS	951.57
		<b>Total</b>	<b>\$3,913.08</b>	<b>\$3,913.05-</b>		
		Under federal law, your lowest monthly balance in the escrow account should not have exceeded \$652.18, or 1/6 of the total anticipated payments from your escrow account. Your lowest escrow balance was \$652.18.				
		The escrow account has a pre-petition shortage and/or deficiency. A deficiency, if applicable, is the amount of negative balance in the escrow account, which can occur when funds that have been paid from the escrow account exceed the funds paid to the escrow account. An escrow shortage occurs when the escrow balance is not enough to pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. The pre-petition shortage and/or deficiency is accounted for on the proof of claim (POC) and will be collected as part of your pre-petition plan payment.				

# ACTUAL ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from August 2017 to October 2017. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance						\$2,420.77	\$5,480.75-
<b>Date</b>							
08/01/17	319.48	373.06*	26.70-	26.70-	MORTGAGE INS	2,713.55	5,134.39-
09/01/17	319.48	0.00*	26.70-	26.70-	MORTGAGE INS	3,006.33	5,161.09-
09/01/17	0.00	0.00	2,367.37-	2,446.65-*	COUNTY	638.96	7,607.74-
10/01/17	319.48	0.00*	26.70-	26.70-	MORTGAGE INS	931.74	7,634.44-
<b>Total</b>	<b>\$958.44</b>	<b>\$373.06</b>	<b>\$2,447.47-</b>	<b>\$2,526.75-</b>			
* indicates a difference from a previous estimate either in the date or the amount.							
** indicates escrow payment made during a period where the loan was paid ahead.							
<b>NOTE</b> – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.							

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. **COLORADO:** SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA) FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.